

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
The Huntington National Bank

In Re:  
Ivory Carter  
  
Debtor.



Order Filed on October 24, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 20-10783 MBK

Adv. No.:

Hearing Date: 10/28/2020 @ 9:00 a.m..

Judge: Michael B. Kaplan

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: October 24, 2020**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

**(Page 2)**

Debtors: Ivory Carter

Case No: 20-10783 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, The Huntington National Bank, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property 2016 Chrysler 300 VIN 2C3CCAGG8GH175930, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Francis F. Cullari, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of October 13, 2020, Debtor is due for the June 2020 through September 2020 post-petition payments for a total default of \$1,588.52 ( 4 @ \$525.71, \$514.32 less suspense); and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make an payments in the amount of \$525.71 by October 30, 2020, November 17, 2020, and December 17, 2020; and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall pay the remainder of the arrears plus January's payment by January 17, 2020; and

It is further **ORDERED, ADJUDGED and DECREED** that regular payments are to resume November 17, 2020, directly to Secured Creditor's servicer, The Huntington National Bank, 5555 Cleveland Ave, GW4W25, Columbus, OH 43231; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

In re:  
Ivory Carter, Jr.  
Debtor(s)

Case No. 20-10783-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Oct 26, 2020

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2020:

Recip ID	Recipient Name and Address
db	+ Ivory Carter, Jr., 37 Birmingham Drive, Columbus, NJ 08022-2343

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor Lakeview Loan Servicing LLC ajennings@rasflaw.com
Denise E. Carlon	on behalf of Creditor The Huntington National Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Francis P. Cullari	on behalf of Debtor Ivory Carter Jr. cullari@comcast.net
Harold N. Kaplan	on behalf of Creditor Lakeview Loan Servicing LLC hkaplan@rasnj.com, informationathnk@aol.com

District/off: 0312-3

User: admin

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Date Rcvd: Oct 26, 2020

Form ID: pdf903

Total Noticed: 1

John R. Morton, Jr.

on behalf of Creditor Ally Financial ecfmail@mortoncraig.com mortoncraigecef@gmail.com

Sindi Mncina

on behalf of Creditor Lakeview Loan Servicing LLC smncina@rascrane.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9